

# PPO Medical Benefits Comparison

## Anthem PPO Plans vs Cigna Classic PPO

Benefit Outline	OrthoCarolina Classic PPO	*In-Network	
		PT Solutions Plus PPO	PT Solutions Premium PPO
		Anthem BCBS	Anthem BCBS
Carrier	<b>Cigna</b>	<b>Anthem BCBS</b>	<b>Anthem BCBS</b>
Deductible (Individual / Family)	\$2,500 / \$5,000	\$1,500 / \$4,500	\$1,000 / \$3,000
Annual Employer HSA Contribution (HDHP only)			
Out-of-Pocket Maximum (Ind/Fam)	\$6,550 / \$13,100	\$7,150 / \$14,300	\$7,150 / \$14,300
Coinsurance (Carrier %)	70%	90%	100%
Wellness / Preventive Care	0%	0%	0%
Primary Care Office Visit	\$30 copay	\$35 copay	\$25 copay
Specialist Office Visit	\$60 copay	\$50 copay	\$50 copay
Urgent Care Visit	\$60 copay	\$50 copay	\$50 copay
Emergency Room	\$300 copay	\$500 copay	\$500 copay
Outpatient Surgical Facility	30% (ad)	10% (ad)	0% (ad)
Inpatient Hospital Facility	30% (ad)	10% (ad)	0% (ad)
Pharmacy Retail (30 day supply)			
Generic (Tier 1)	\$10 copay	\$15 copay	\$15 copay
Preferred (Tier 2)	\$35 copay	\$35 copay	\$45 copay
Non-Preferred (Tier 3)	\$55 copay	\$60 copay	\$85 copay
Specialty (Tier 4)	\$100 copay	20% (max \$300)	20% (max \$250)
Pharmacy Mail Order (90 day supply)			
Generic (Tier 1)	\$20 copay	\$15 copay	\$38 copay
Preferred (Tier 2)	\$88 copay	\$70 copay	\$113 copay
Non-Preferred (Tier 3)	\$138 copay	\$180 copay	\$213 copay
Specialty (Tier 4)	\$250 copay	20% (max \$300)	20% (max \$250)
* (ad) = After Deductible			

# PPO Medical Premium Cost Comparison

## Cigna Classic PPO vs Anthem PPO Plans

➤ 24 pay deductions vs 26

Bi-Weekly (26 pay periods)			Semi-Monthly (24 Pay Periods)	
Employee Earning < \$50,000 BI-Weekly payroll deductions			All Earning Levels	All Earning Levels
Cigna PPO	Non-Wellness Rate	Wellness Rate	Plus PPO	Premium PPO
Employee only	\$82.63	\$63.40	\$105.30	\$167.68
Employee + spouse	\$216.48	\$197.25	\$406.72	\$455.80
Employee + child	\$164.16	\$144.93	\$165.43	\$301.83
Employee + children	\$201.96	\$182.87	\$165.43	\$301.83
Employee + family	\$341.87	\$322.64	\$421.48	\$486.30
Employee Earning > \$50,000 BI-Weekly payroll deductions				
Cigna PPO	Non-Wellness Rate	Wellness Rate		
Employee only	\$97.21	\$77.98	\$105.30	\$167.68
Employee + spouse	\$254.68	\$235.45	\$406.72	\$455.80
Employee + child	\$193.13	\$173.90	\$165.43	\$301.83
Employee + children	\$237.60	\$218.37	\$165.43	\$301.83
Employee + family	\$402.19	\$382.96	\$421.48	\$486.30

# HDHP Medical Benefits Comparison

## Anthem Value HDHP w HSA vs Cigna Silver HDHP w HSA

Benefit Outline	*In-Network	
	OrthoCarolina Silver HDHP w HSA	PT Solutions Value HDHP w HSA
Carrier	<b>Cigna</b>	<b>Anthem BCBS</b>
Deductible (Individual / Family)	\$3,200 / \$6,000	\$3,000 / \$6,000
Annual Employer HSA Contribution (HDHP only)	Up to \$1,000 (Wellness Plan)	\$500 / \$1000
Out-of-Pocket Maximum (Ind/Fam)	\$5,000 / \$10,000	\$7,000 / \$14,000
Coinsurance (Carrier %)	90%	80%
Wellness / Preventive Care	0%	0%
Primary Care Office Visit	\$30 copay (ad)	20% (ad)
Specialist Office Visit	\$30 copay (ad)	20% (ad)
Urgent Care Visit	\$60 copay (ad)	20% (ad)
Emergency Room	\$150 copay (ad)	20% (ad)
Outpatient Surgical Facility	10% (ad)	20% (ad)
Inpatient Hospital Facility	10% (ad)	20% (ad)
Pharmacy Retail (30 day supply)		
Generic (Tier 1)	\$10 copay (ad)	20% (ad)
Preferred (Tier 2)	\$35 copay (ad)	20% (ad)
Non-Preferred (Tier 3)	\$55 copay (ad)	20% (ad)
Specialty (Tier 4)	\$100 copay (ad)	20% (ad)
Pharmacy Mail Order (90 day supply)		
Generic (Tier 1)	\$20 copay (ad)	20% (ad)
Preferred (Tier 2)	\$88 copay (ad)	20% (ad)
Non-Preferred (Tier 3)	\$138 copay (ad)	20% (ad)
Specialty (Tier 4)	\$250 copay (ad)	20% (ad)
* (ad) = After Deductible		

# HDHP Medical Premium Cost Comparison

## CIGNA Silver HDHP vs Anthem Value HDHP

➤ 26 pay deductions vs 24

Bi-Weekly (26 pay periods)			Semi-Monthly (24 Pay Periods)
Employee Earning < \$50,000 BI-Weekly payroll deductions			All Earning Levels
Cigna Silver HDHP	Non-Wellness Rate	Wellness Rate	Value HDHP w HSA
Employee only	\$63.84	\$44.61	\$25.00 + \$500 HSA
Employee + spouse	\$200.88	\$181.65	\$210.74 + \$1,000 HSA
Employee + child	\$136.38	\$117.15	\$119.18 + \$1,000 HSA
Employee + children	\$174.00	\$154.77	\$119.18 + \$1,000 HSA
Employee + family	\$313.53	\$294.30	\$213.98 + \$1,000 HSA
Employee Earning > \$50,000 BI-Weekly payroll deductions			
Cigna Silver HDHP	Non-Wellness Rate	Wellness Rate	
Employee only	\$75.11	\$55.88	\$25.00 + \$500 HSA
Employee + spouse	\$236.33	\$217.10	\$210.74 + \$1,000 HSA
Employee + child	\$160.45	\$141.22	\$119.18 + \$1,000 HSA
Employee + children	\$204.71	\$185.48	\$119.18 + \$1,000 HSA
Employee + family	\$368.86	\$349.63	\$213.98 + \$1,000 HSA

# Dental Benefits Comparison

## Delta Dental vs Metlife Core and Buy-up

- 26 pay deductions vs 24
- Both provide in and out of network coverage with in-network discount

	OrthoCarolina	PT Solutions		
Benefit Outline		Core	Buy-Up	
Carrier	Delta Dental of NC	MetLife	MetLife	
Calendar Year Maximum	\$2,000	\$1,250	\$1,750	
Annual Deductible (Individual/Family)	\$50 / \$150	\$25/\$75	\$25/\$75	
Preventive (i.e. Exams & X-Rays)	100%	100%	100%	Type B - Basic Restorative
Basic (i.e. Simple Extractions)	80%	80%	100%	Amalgam and Composite Fillings
Major (i.e. Crowns)	50%	50%	50%	Prefabricated Crowns
Orthodontia Lifetime Maximum	50% (\$1,500 lifetime max)	Not Covered	\$1,500 Children Under 19	Repairs
Paycheck Premium Cost	Bi-Weekly (26 pay periods)	Semi-Monthly (24 pay periods)		Endodontics Root Canal
Employee	\$3.02	\$11.84	\$14.01	Periodontal Surgery
Employee + Spouse	\$17.51	\$24.02	\$28.43	Periodontal Scaling & Root Planing
Employee + Child(ren)	\$20.34	\$27.45	\$36.59	Periodontal Maintenance
Employee + Family	\$37.23	\$42.04	\$54.46	Oral Surgery (Simple Extractions)
				Oral Surgery (Surgical Extractions)
				Other Oral Surgery
				General Anesthesia
				Consultations